Company Tracking Number: PM_HOME (0510) PICTURE OPTIONS

TOI: MS09 Medicare Supplement - Other 2010 Sub-TOI: MS09.000 Medicare Supplement Other 2010

Product Name: Med Sup/LTC

Project Name/Number: PM_HOME (0510) picture options/PM_HOME (0510) picture options

Filing at a Glance

Company: Physicians Mutual Insurance Company

Product Name: Med Sup/LTC SERFF Tr Num: PHYS-126609283 State: Arkansas
TOI: MS09 Medicare Supplement - Other 2010 SERFF Status: Closed-Filed-State Tr Num: 45574

Closed

Sub-TOI: MS09.000 Medicare Supplement Co Tr Num: PM_HOME (0510) State Status: Filed-Closed

Other 2010 PICTURE OPTIONS

Filing Type: Advertisement Reviewer(s): Stephanie Fowler

Authors: Sonya Dickey, Sara

Magee-Garcia

Date Submitted: 05/04/2010 Disposition Status: Filed-Closed

Implementation Date Requested: Implementation Date:

State Filing Description:

General Information

Project Name: PM_HOME (0510) picture options

Project Number: PM_HOME (0510) picture options

Requested Filing Mode: Informational

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Status of Filing in Domicile:

Date Approved in Domicile:

Market Type: Individual

Group Market Type:

Group Market Type:

Overall Rate Impact: Group Market Type:

Filing Status Changed: 05/27/2010 Explanation for Other Group Market Type:

State Status Changed: 05/27/2010

Disposition Date: 05/27/2010

Deemer Date: Created By: Sara Magee-Garcia

Submitted By: Sara Magee-Garcia Corresponding Filing Tracking Number:

PM_HOME (0510) picture options

Filing Description:

RE: Medicare Supplement Insurance and Long Term Care Insurance Advertisements

Home Page for Corporate Website: PM_HOME (0510)

Web Pages: PROD_FINDER_001 (0510), PROD_FINDER_002 (0510)

The above referenced web pages include picture options. The picture options that were filed as supporting documentation with the above referenced for numbers have been revised. This is an informational advertising filing that contains the newly revised picture options.

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The above referenced web pages were approved for use in your State under the following SERFF file numbers:

WEB PAGE FORM NUMBERS SERFF FILE NUMBER APPROVAL DATE

PM_HOME (0510) PHYS-126580489 4/28/2010

PROD_FINDER_001 (0510) PHYS-126580985 4/28/2010

PROD_FINDER_002 (0510) PHYS-126580985 4/28/2010

The pictures at the top of the page are dynamic. If the consumer clicks on one of the pictures; one of the story options listed under the Supporting Documentation tab would appear as a pop up box. The Supporting Documentation tab contains the text that will be shown as well as the audio information which has been scripted for your review.

If you have any questions concerning material, please contact me at 1-800-228-9100, option 1, option 6, extension 2633. You may also contact me via email at Sara.Magee-Garcia@physiciansmutual.com. Your assistance is greatly appreciated.

Company and Contact

Filing Contact Information

Sara Magee-Garcia, Advertising Compliance sara.magee-garcia@physiciansmutual.com

Coordinator

2600 Dodge Street 402-930-2633 [Phone] Omaha, NE 68131 402-633-1096 [FAX]

Filing Company Information

Physicians Mutual Insurance Company CoCode: 80578 State of Domicile: Nebraska

2600 Dodge StreetGroup Code: 367Company Type:Omaha, NE 68131Group Name:State ID Number:

(402) 633-1188 ext. [Phone] FEIN Number: 47-0270450

Filing Fees

Fee Required? Yes
Fee Amount: \$150.00

Retaliatory? No

Fee Explanation: \$50 per form, 3 forms included

Per Company: No

SERFF Tracking Number: PHYS-126609283 State: Arkansas

Filing Company: Physicians Mutual Insurance Company State Tracking Number: 45574

 ${\it Company Tracking Number: } \qquad {\it PM_HOME (0510) PICTURE OPTIONS}$

TOI: MS09 Medicare Supplement - Other 2010 Sub-TOI: MS09.000 Medicare Supplement Other 2010

Product Name: Med Sup/LTC

Project Name/Number: PM_HOME (0510) picture options/PM_HOME (0510) picture options

COMPANY AMOUNT DATE PROCESSED TRANSACTION #

Physicians Mutual Insurance Company \$150.00 05/04/2010 36203135

 SERFF Tracking Number:
 PHYS-126609283
 State:
 Arkansas

 Filing Company:
 Physicians Mutual Insurance Company
 State Tracking Number:
 45574

Company Tracking Number: PM_HOME (0510) PICTURE OPTIONS

TOI: MS09 Medicare Supplement - Other 2010 Sub-TOI: MS09.000 Medicare Supplement Other 2010

Product Name: Med Sup/LTC

Project Name/Number: PM_HOME (0510) picture options/PM_HOME (0510) picture options

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	l Stephanie Fowler	05/27/2010	05/27/2010

Company Tracking Number: PM_HOME (0510) PICTURE OPTIONS

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Product Name: Med Sup/LTC

Project Name/Number: PM_HOME (0510) picture options/PM_HOME (0510) picture options

Disposition

Disposition Date: 05/27/2010

Implementation Date: Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

 SERFF Tracking Number:
 PHYS-126609283
 State:
 Arkansas

 Filing Company:
 Physicians Mutual Insurance Company
 State Tracking Number:
 45574

Company Tracking Number: PM_HOME (0510) PICTURE OPTIONS

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Product Name: Med Sup/LTC

Project Name/Number: PM_HOME (0510) picture options/PM_HOME (0510) picture options

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Picture Options	Filed	Yes
Form	PM_HOME (0510)	Filed	Yes
Form	PROD_FINDER_001 (0510)	Filed	Yes
Form	PROD_FINDER_002 (0510)	Filed	Yes

Company Tracking Number: PM_HOME (0510) PICTURE OPTIONS

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Project Name/Number: PM_HOME (0510) picture options/PM_HOME (0510) picture options

Form Schedule

Lead Form Number: PM_HOME (0510)

Schedule	Form	Form Type Form Name	Action	Action Specific	Readability	Attachment
Item	Number			Data		
Status						
Filed	PM_HOME	Advertising PM_HOME (0510)	Other	Other Explanation:		PM_HOME
05/27/2010	(0510)			Informational		(0510).pdf
Filed	PROD_FIN	Advertising PROD_FINDER_00	1 Other	Other Explanation:		PROD_FIND
05/27/2010	DER_001	(0510)		Informational		ER_001
	(0510)					(0510).pdf
Filed	PROD_FIN	Advertising PROD_FINDER_00	2 Other	Other Explanation:		PROD_FIND
05/27/2010	DER_002	(0510)		Informational		ER_002
	(0510)					(0510) All
						other
						states.pdf





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Physicians Mutual is proud to present Animal Planet's program "Last American Cowboy." Watch as three family-owned ranches struggle through a season of calving, cattle drives and auctions. It's a real-life depiction of what Physicians Mutual values most: hard work, straight talk and honesty.

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Get Help with Medical Expenses

Are you worried about how to pay the medical expenses not covered by Medicare? Our Medicare Supplement insurance options can help provide more complete insurance protection.

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Take the Bite Out of Dental Bills

Have you put off going to the dentist because it's so expensive? Get help with dental bills with our dental insurance protection.

Learn More

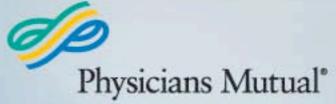
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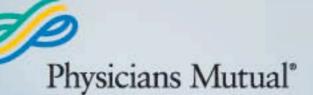
Physicians Life Insurance Company provides important life insurance, as well as annuities. In CO/LA/MO: Our Medicare Supplement insurance is available for people under age 65.

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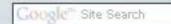
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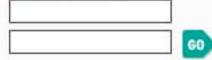
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No two people are alike. That's why we offer a variety of products to help meet each person's unique needs. In order to provide you with all the options to fit your situation, please enter the state where you live.



» Medicare Supplement

Medicare Supplement insurance can help you pay the bills Medicare may not cover so you can reduce your out-of-pocket expenses.

» Life Insurance

Life insurance can help secure your family's financial future ... so they can worry less about bills during an already difficult time.

» Dental Insurance

It's time to smile ... we have valuable dental coverage available for you and your family.

» Supplemental Health

Whatever your situation — whether you're a small business owner, an employee of a small business or an individual looking to help protect yourself and your family — we have flexible, reasonably priced coverage to help fit your health insurance needs.

» Long-Term Care Insurance

Taking care of a loved one can be stressful. Long-term care insurance can help make a difficult time a little easier for your family.

» Annuities

We offer both deferred and immediate annuities, so you have a variety of choices when it comes to your retirement savings ... ones that help ensure you never outlive your income.

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Product Name: Med Sup/LTC

Project Name/Number: PM_HOME (0510) picture options/PM_HOME (0510) picture options

Supporting Document Schedules

Item Status: Status

Date:

Satisfied - Item: Picture Options Filed 05/27/2010

Comments:

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Attachments:

Personas Allen.pdf Personas Ben.pdf

Personas Larry & Linda.pdf

Personas Laura.pdf

Personas Rosie.pdf

Insurance for Allen.

Allen has a unique insurance situation. He's spoken to other insurance companies about it, but finds that many aren't really listening to what he's asking.

Suggested products: [Dental]

[Life]

[Long-term care]

[Annuities]

To select persona <click> [Insurance for Allen] or [See his story here]

TRACTOR SLIDESHOW

Open on a wide-shot of two farmers working on a tractor.

VO: To be honest, I don't like dealing with insurance companies. They just want to sell whatever

they're selling.

SUPER: Allen

Age: 55 Works hard

Just wants the plain facts to make good decisions.

Cut to close-up of a one of the farmers.

VO: Then my brother told me about the Physicians Mutual family. And how they were different

from other insurance companies.

Cut to a close-up of the farmer working underneath the tractor. His wrench turns a bolt.

VO: I called their number and I talked to a guy named Bill. He got to know me, my situation, and

what's important in my life.

Cut to a different side-view of the farmer working underneath the tractor with his legs sticking out.

VO: What coverage I need. How do I want to retire. Annuities. He even remembered the name of

my dog. He listened.

SUPER: [Dental]

[Long-term care]

[Life]

[Annuities]

Cut to close-up of the farmer's face.

VO: Bill explained everything to me in plain terms. So when I was ready to buy, I understood which

was the best plan for me.

Cut to a wide of the two farmers looking inside the engine of the tractor.

VO: The people there get me. And that's why I get my insurance through Physicians Mutual.

Insurance for Ben.

Ben has been working on his farm for 23 years. It's a complicated business, but he knows how to explain it in simple, understandable terms. He thinks Medicare and insurance ought to be the same way.

Suggested products: [Medicare supplement]

[Life] [Dental] [Cancer]

To select persona <click> [Insurance for Ben] or [See his story here]

SINGLE FARMER VIDEO

Open on a close-up of Ben inspecting the back of his tractor.

VO: I used to think insurance companies tried to make insurance as complicated as possible.

SUPER: Ben

Age: 62 Farmer

Needs to understand his Medicare options.

Ben walks around to the side of the tractor and steps in.

VO: But I changed my mind when I started doing business with the Physicians Mutual family.

Cut to imagery of his knuckles as he drives the tractor. We see a close up of his face and the field behind him.

VO: I worked with one of their agents, who explained how I could use Medicare. And what the government would and would not pay for. I knew it could be easier. He proved it.

SUPER: [Medicare Supplement]

[Life] [Dental] [Cancer]

Cut to the tractor driving away down the road.

VO: Good people, and good insurance...without the jargon.

Insurance for Larry & Linda.

Larry hopes to be able to retire someday. He and his wife Linda have worked hard their whole lives, but they're a little behind in figuring out how to retire comfortably.

Suggested products: [Annuities]

[Medicare Supplement]

[Life]

To select persona <click> [Insurance for Larry & Linda] or [See their story here]

FISHING VIDEO

Open on an old man and his wife standing on a dock.

VO: I've worked hard my whole life.

The man unties his boat and helps his wife in. He pushes the boat away from the dock.

VO: It started with chores...and it never stopped.

SUPER: Larry & Linda

Larry: retiring soon Linda: works (for fun)

They want a comfortable retirement.

We see a wide shot of the two of them fishing on the lake.

VO: Through the years, I got more and more worried about retirement. But I never really looked

into it.

Cut to a medium shot of the two fishing.

VO: Then I called the Physicians Mutual family. Right away, I sensed they actually cared about us.

The little guys. Us old guys.

Cut to a close up of the woman reading in the boat.

VO: They helped us find the right products.

SUPER: [Life]

[Annuities]

[Medicare Supplement]

Cut to a close-up of the man in the boat. He casts his reel.

VO: To make sure we don't outlive our savings.

Cut back to a wide shot of the couple fishing.

VO: The plan is in place. The worry is gone. And we can do...what we want to do.

Insurance for Laura.

Like many people, Laura has questions about insurance. The what, when, where, and how can be a little scary unless you know what you're doing.

Suggested products: [Dental]

[Life]
[Annuities]
[Long-term care]

To select persona <click> [Insurance for Laura] or [See her story here]

LANDSCAPE SLIDESHOW

Open on a woman looking at a clipboard by the truck.

VO: When you own a business, you get dirt under your nails. But you get paper cuts too.

SUPER: Laura

Age: 42

Small business owner

Has insurance questions: What, when, where, how?

Cut to the woman planting a bush in the front yard with the help of an assistant.

VO: There's a lot to know. But it's not nearly as confusing as insurance.

Cut to her grabbing another bag of mulch from the pick-up.

VO: I honestly didn't know where to begin. So I put it off as long as I could.

Cut to a close-up of a Physicians Mutual envelope

VO: But then I got a letter from the Physicians Mutual family. I called them, and they took the time to explain it all to me.

Cut to a close-up of her face.

SUPER: [Life]

[Dental]

[Long-term care]
[Annuities]

VO: All the government programs, dental, and how much life insurance I need. They made sure I knew *everything* before I bought *anything*.

Cut to another angle of the woman grabbing more supplies out of the truck.

VO: So now, insurance is a no-brainer.

Insurance for Rosie.

Rosie supports her three kids, her husband, and most recently, her sick mother. But her hard work has paid off. Now, she needs to ensure her family will be protected.

Suggested products: [Long-term care]

[Life] [Annuities] [Cancer]

To select persona <click> [Insurance for Rosie] or [See her story here]

OFFICE WOMAN SLIDESHOW

Open on a wide exterior shot of a woman

VO: I work hard. Day in and day out. My 9-5...is more like 24-7.

SUPER: Rosie

Age: 48

Stretched for time & always working. Takes care of everyone around her.

Cut to a close up of the woman working.

VO: I do it for my family. Six people living under one roof; including my sick mother. The same person who taught me the value of hard work.

Cut to close up of the woman's hand writing on paper.

VO: So now, I work even harder. And I got all my finances in order so my kids won't have to go through the things I did.

SUPER: [Long-term care]

[Life]
[Annuities]
[Cancer]

Cut to a Physicians Mutual envelope

VO: And another thing that helped...finding the Physicians Mutual family. And agents who know how to help keep me financially strong.

Cut to the woman turning of a light at the desk and standing up.

VO: You know, they work as hard as I do. And they treat me...like family.